



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Frederick T. Dykes**Serial No.: **09/277,7712**Filed on: **March 29, 1999**Title: **SYSTEM AND METHOD FOR TRANSMITTING AND PROCESSING LOAN DATA****STATEMENT CLAIMING SMALL ENTITY STATUS  
(37 CFR 1.9(f) and 1.27(b)—INDEPENDENT INVENTOR**

As a below named inventor, I hereby state that I qualify as an independent inventor, as defined in 37 CFR 1.9(c), for purposes of paying reduced fees to the United States Patent and Trademark Office under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office, with regard to the invention described in the application identified above.

I have not assigned, granted, conveyed or licensed, and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c), if that person had made the invention, or to any concern that would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e).

No person, concern or organization exists to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention.

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

**Frederick T. Dykes**

Handwritten signature of Frederick T. Dykes.

Date

Handwritten date "June 28, 1999".

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ON 7/15/99

(Small Entity—Independent Inventor—page 1 of 2)

Handwritten signature of Frederick T. Dykes.



Practitioner's Docket No.27137.010200

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Richard J. Heiston**

Serial No.: **09/277,7712**

Filed on: **March 29, 1999**

Title: **SYSTEM AND METHOD FOR TRANSMITTING AND PROCESSING LOAN DATA**

**STATEMENT CLAIMING SMALL ENTITY STATUS  
(37 CFR 1.9(f) and 1.27(b)—INDEPENDENT INVENTOR**

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**Richard J. Heiston**

Richard J. Heiston  
Signature of Inventor

Date 6/28/99

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ON 7/15/99

(Small Entity—Independent Inventor—page 1 of 2)

**COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY**  
(Includes Reference to PCT International Applications)

27137.010200

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an ~~original~~ ~~and joint~~ inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought of the invention entitled:

**SYSTEM AND METHOD FOR TRANSMITTING AND PROCESSING LOAN DATA**

the specification of which (check only one item below):

[ ] is attached hereto.

[ X ] was filed as United States application

Serial No. **09/277,771**

ON **3/29/99**

and was amended on \_\_\_\_\_ (if applicable).

[ ] was filed as PCT international application

Number \_\_\_\_\_

on \_\_\_\_\_,

and was amended under PCT Article 19 on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

**PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. 119:**

COUNTRY (if PCT, indicate "PCT")	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119
			[ ] YES [ ] NO
			[ ] YES [ ] NO
			[ ] YES [ ] NO
			[ ] YES [ ] NO
			[ ] YES [ ] NO

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*Jacque A. Sal*

**Combined Declaration For Patent  
Application and Power of Attorney  
(Continued)**

(Includes Reference to PCT International Applications)

JUL 16 1999

27137.010200

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

U.S. APPLICATION NUMBER	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
60/099,665	9/9/98			
PCT APPLICATION NO.		U.S. SERIAL NUMBERS		

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following registered practitioners to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

[X] Customer Number 22191

Or

[ ] The Registered Practitioners listed below:

Evan R. Smith (35,683), Richard E. Kurtz (33,936) and Eric G. King (42,736)

Direct All Correspondence to: [ X ] Customer Number: 22191 \_\_\_\_\_

OR

[ ] Correspondent Address Below

Greenberg Traurig  
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McLean, Virginia 22102  
(703) 749-1348

2	FULL NAME OF INVENTOR	Family Name: DYKES	First Given Name: FREDERICK	Second Given Name: T.
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**Combined Declaration for Patent Application and Power of Attorney (Continued)**  
 (Includes Reference to PCT International Applications)

ATTORNEY'S DOCKET NUMBER  
**27137.010200**

2	FULL NAME OF INVENTOR	Family Name:	First Given Name:	Second Given Name:
0	RESIDENCE & CITIZENSHIP	City:	State or Foreign Country:	Country of Citizenship:
7	POST OFFICE ADDRESS	Street:	City:	State and Zip Code
2	FULL NAME OF INVENTOR	Family Name:	First Given Name:	Second Given Name:
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Signature of Inventor: <b>FREDERICK T. DYKES</b> <i>Frederick T. Dykes</i>	Date: <i>June 28, 1999</i>	Signature of Inventor: 207	Date:
Signature of Inventor: <b>RICHARD J. HEISTON</b> <i>R.J. Heiston</i>	Date: <i>6/28/99</i>	Signature of Inventor: 208	Date:
Signature of Inventor: 203	Date: <i>6/28/99</i>	Signature of Inventor: 209	Date:
Signature of Inventor: 204	Date:	Signature of Inventor: 210	Date:
Signature of Inventor: 205	Date:	Signature of Inventor: 211	Date:
Signature of Inventor: 206	Date:	Signature of Inventor: 212	Date:

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*Jague A. Sr.*